

Docket No.: 37355-163

**PATENT**

3628  
1F

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants : Harada, et al.  
App. No. : 09/846880  
Filed : May 1, 2001  
Title : INTERNATIONAL PAYMENT  
SYSTEM AND METHOD

Confirmation No.: 5913

Certificate of Mailing

I, hereby certify that this correspondence (along with any documents referred to as attached or enclosed) is being deposited with the US Postal Service as first class mail in an envelope addressed to Mail Stop Amendment, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450, on July 8, 2005.

Grp./A.U. : 3628  
Examiner : Harish T. Dass  
Customer No. : 1923

*Patrick D. Richards*

Patrick D. Richards, Reg. No. 48,905

Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Sir:

Transmitted herewith is an Amendment in the above-identified application.

- ☒ No additional fee is required.  
☐ Applicant is entitled to small entity status under 37 CFR 1.27  
☐ Also attached:

The fee has been calculated as shown below:

	NO. OF CLAIMS	HIGHEST PREVIOUSLY PAID FOR	EXTRA CLAIMS	RATE	FEE
Total Claims	0	0	0	\$50.00 =	\$0.00
Independent Claims	0	0	0	\$200.00 =	\$0.00
Multiple dependent claims newly presented					\$0.00
Fee for extension of time					\$0.00
					\$0.00
Total of Above Calculations					\$0.00

- ☐ Please charge my Deposit Account No. 13-0206 in the amount of \$0.00. An additional copy of this transmittal sheet is submitted herewith.
- ☒ The Commissioner is hereby authorized to charge payment of any fees associated with this communication or credit any overpayment, to Deposit Account No. 13-0206, including any filing fees under 37 CFR 1.16 for presentation of extra claims and any patent application processing fees under 37 CFR 1.17.

Respectfully submitted,

McDERMOTT WILL & EMERY LLP

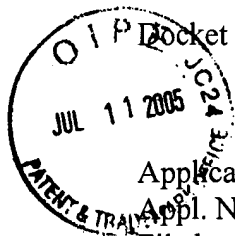
*Patrick D. Richards*

Patrick D. Richards

Registration No. 48,905

**Please recognize our Customer No. 1923 as our  
correspondence address.**

227 West Monroe Street  
Chicago, IL 60606-5096  
Phone: 312.372.2000 PDR:cnh  
Facsimile: 312.984.7700  
**Date: July 8, 2005**  
CHI99 4496603-1.037355.0163



Docket No.: 37355-163

**PATENT**

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Applicants : Harada, et al.  
Appl. No. : 09/846880  
Filed : May 1, 2001  
Title : INTERNATIONAL PAYMENT  
SYSTEM AND METHOD

Confirmation No.: 5913

Certificate of Mailing

I, hereby certify that this correspondence (along with any documents referred to as attached or enclosed) is being deposited with the US Postal Service as first class mail in an envelope addressed to Mail Stop Amendment, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450, on July 8, 2005.

Grp./A.U. : 3628  
Examiner : Harish T. Dass  
Customer No. : 1923

*Patrick D. Richards*

Patrick D. Richards, Reg. No. 48,905

**AMENDMENT**

Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

The following Amendment and Remarks are submitted in response to the Office Action dated April 11, 2005. Applicants believe the amendments provided herein place the claims in condition for allowance.

**Amendments to the Claims** are reflected in the listing of claims which begins on page 2 of this paper.

**Remarks/Arguments** begin on page 8 of this paper.